

**Information to identify the case:**

Debtor 1	<u>Ann M Donovan</u>	Social Security number or ITIN	xxx-xx-1289
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	20-13551-KCF		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Ann M Donovan

6/26/20

**By the court:** Kathryn C. Ferguson  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
District of New JerseyIn re:  
Ann M Donovan  
DebtorCase No. 20-13551-KCF  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: 318Page 1 of 2  
Total Noticed: 31

Date Rcvd: Jun 26, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 28, 2020.

db  
 518742733 +Ann M Donovan, 9 pulaski Rd, Glen Gardner, NJ 08826-3010  
 518742736 +Akron Billing, 3585 Ridge Park, Akron, OH 44333-8203  
 518742737 +Atlantic Health Systems, PO Box 10219, Newark, NJ 07193-0219  
 518742737 +Atlantic Medical Group, PO Box 419101, Boston, MA 02241-9101  
 518742739 +Card Services, PO Box 70168, Philadelphia, PA 19176-0168  
 518742745 +Hackettstown Emergency Med, PO Box 80257, Philadelphia, PA 19101-1257  
 518742746 +Hunterdon Ped, PO Box 71411, Philadelphia, PA 19176-1411  
 518742747 +Hunterdon urology, 3 Minneakoning Rd, Flemington, NJ 08822-5726  
 518742749 +Lab Corp, PO Box 2240, Burlington, NC 27216-2240  
 518742751 +Michael Harrison Esq., 3155 Rt 10 East, Denville, NJ 07834-3492  
 518742754 +PNC, PO Box 747032, Pittsburgh, PA 15274-7032  
 518742753 +Pegasus Emergency Group, PO Box 5075, Cherry Hill, NJ 08034-5075  
 518742756 +Rocket Loans, 28596 Network Pl, Chicago, IL 60673-1285

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 27 2020 01:28:05 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jun 27 2020 01:28:02 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 518742735 +EDI: AMEREXPR.COM Jun 27 2020 04:38:00 American Express, PO Box 1270,  
 Newark, NJ 07101-1270  
 518742738 +EDI: CAPITALONE.COM Jun 27 2020 04:38:00 Capital One, PO Box 26074,  
 Richmond, VA 23260-6074  
 518742740 +E-mail/Text: bankruptcy@certifiedcollection.com Jun 27 2020 01:27:54  
 Certified Credit and Collection, PO Box 336, Raritan, NJ 08869-0336  
 518742741 EDI: CITICORP.COM Jun 27 2020 04:38:00 Choice Visa, PO Box 8104,  
 South Hackensack, NJ 07606  
 518742742 +EDI: WFNNB.COM Jun 27 2020 04:38:00 Comenity Bank/pink, PO Box 659584,  
 San Antonio, TX 78265-9584  
 518742743 EDI: DISCOVER.COM Jun 27 2020 04:38:00 Discover, PO Box 15156,  
 Wilmington, DE 19886-1002  
 518742744 +EDI: RMSC.COM Jun 27 2020 04:38:00 Gap, PO Box 530993, Atlanta, GA 30353-0993  
 518742734 EDI: JPMORGANCHASE Jun 27 2020 04:38:00 Amazon. Com, PO BOX 15153, Wilmington, DE 19886  
 518742748 +E-mail/Text: bncnotices@becket-lee.com Jun 27 2020 01:27:24 Kohls, PO Box 2983,  
 Milwaukee, WI 53201-2983  
 518742750 EDI: WFNNB.COM Jun 27 2020 04:38:00 Lane Bryant, PO Box 659726, San Antonio, TX 78265  
 518742752 +EDI: RMSC.COM Jun 27 2020 04:38:00 Pay Pal, PO Box 960080, Orlando, FL 32896-0080  
 518742755 +E-mail/Text: bankruptcyteam@quickenloans.com Jun 27 2020 01:28:38 Quicken,  
 1050 Woodward Ave, Detroit, MI 48226-1906  
 518746164 +EDI: RMSC.COM Jun 27 2020 04:38:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021  
 518742757 +EDI: RMSC.COM Jun 27 2020 04:38:00 Synchrony Bank/Care Credit, PO Box 96001,  
 Orlando, FL 32896-0001  
 518742758 +EDI: RMSC.COM Jun 27 2020 04:38:00 Synchrony Bank/mavis, PO Box 96001,  
 Orlando, FL 32896-0001  
 518742759 +EDI: WTRRN BANK.COM Jun 27 2020 04:38:00 Target, Attn Retailers National Bank,  
 PO Box 59317, Minneapolis, MN 55459-0317

TOTAL: 18

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 28, 2020

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin  
Form ID: 318

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Total Noticed: 31

Date Rcvd: Jun 26, 2020

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 26, 2020 at the address(es) listed below:

Andre L. Kydala on behalf of Debtor Ann M Donovan kydalalaw@aim.com, kydalalaw@aim.com  
Andrea Dobin ecftrusteead@msbnj.com, NJ55@ecfcbis.com  
Denise E. Carlon on behalf of Creditor Quicken Loans Inc. dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4